

The Honorable Timothy W. Dore
Chapter 13
Hearing Date: TBD
Hearing Time: 9:30 AM
Hearing Location: Courtroom 8106
Response Due: TBD

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON AT SEATTLE

IN RE:

Jan Carol Little-Washington and Kevin Lynn
Washington,

Debtors.

Case No. 19-13722 - TWD

Chapter: 13

DECLARATION OF JAN LITTLE-
WASHINGTON IN MOTION FOR
COURT APPROVAL OF REFINANCE

I, Jan Carol Little-Washington, declare as follows:

1. I have personal knowledge of the facts stated in this supplemental declaration, and
I am competent and willing to testify to the truth thereof if called upon to do so.

2. I am seeking to refinance my home located at 5133 S Orcas St., Seattle WA
98118-2560 in order to pay off my plan early.

3. The refinance should be sufficient to pay off the mortgage, taxes, and any other
direct liens.

4. I agree that the Chapter 13 Trustee, Jason Wilson-Aguilar, shall receive an
amount sufficient to complete the bankruptcy and cover administrative costs estimated to be
\$32,100.00.

5. A true and correct copy of the Loan Estimate and Estimated Refinance Statement

1 is attached hereto and incorporated herein as **Exhibit A**.

2 This declaration is made under penalty of perjury under the laws of the State of
3 Washington this 7^h of January, 2022 at Seattle, WA.

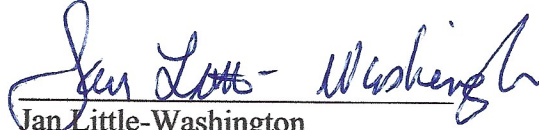

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5 Jan Little-Washington
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EXHIBIT A

Prequalification Estimate				Date: 1/7/2022		 Willamette Valley Bank	
Loan Officer: Eric William Vander Werff NMLS#: 107939 Company Name: Willamette Valley Bank NMLS#: 713109 Phone: 208-292-4213 Loan Officer Email: eric.v@wvbk.com				Borrower (s): Jan Little-Washington Kevin Washington			
				Loan Program: VA 30 Yr Fixed High Balance		Type of Loan: Fixed	
LTV: 59.545		Interest Rate: 3.250%		Loan Term: 360		Loan Amount \$ 655,000.00	
Sales Price: \$		Estimated Value: \$ 1,100,000 Existing Lien: \$ 345,176.08				APR: 3.401%	
ESTIMATED CLOSING COSTS							
Items Payable in Connection with the Loan				Title Charges			
Origination Fee %		\$		Settlement or Closing Fee		\$ 643.07	
Processing Fees		\$ 195.00		Title Insurance Fee		\$ 1,092.58	
WVBK Admin Fee		\$ 995.00		Owner's Title (Paid by Seller)		\$	
WVBK Wire Fee		\$ 10.00		Lien SearchLien Search		\$	
				EndorsementsEndorsements		\$	
Your Rate Costs				Government Service		\$	
Points 1.125				FeeGovernment Service Fee		\$	
You Pay a fee of		\$ 7,368.75		Reconveyance Fee		\$ 350.00	
				Early Issue Fee		\$	
Total Origination & Rate Charges				Government Recording and Transfer Charges			
		\$ 8,569		Recording Fee		\$ 450.00	
				Transfer Taxes		\$	
Additional Settlement Charges							
Appraisal Fee		\$ 800.00				\$	
Credit Report Fee		\$ 100.00		Principal Reduction		\$	
Credit Update Fees		\$ 250.00				\$	
Tax Servicing Fee		\$					
USDA Guarantee Fee		\$					
Total Estimated Closing Costs				\$ 5,145.05			
ESTIMATED RESERVE PREPAID COSTS							
Prepaid Interest 43 days @ \$58.32		\$ 2,507.76		Hazard Insurance 4 mths @ \$159.75		\$ 639.00	
Mortgage Insurance Premium		\$		Property Tax 7 mths @ \$604.97		\$ 4,234.79	
Hazard Insurance Premium		\$ 1,917.00		Flood Insurance mths @ \$		\$	
Property Taxes Due at Closing		\$					
VA Funding Fee		\$					
Flood Insurance Premium		\$					
				Aggregate Adjustment		\$ -479.25	
Total Estimated Reserve / Prepaid Costs							
				PMI, MIP, Guarantee, Funding Fee		\$	
Total Prepaid Expenses				\$ 8,819.30			
TRANSACTION SUMMARY							
Total Estimated Monthly Payment				Total Estimated Funds Needed to Close			
Principal & Interest		\$ 2,850.60		Purchase Price / Payoff		\$	
Other Financing (P&I)		\$		Payoff Amount		\$ 345,176.08	
Hazard Insurance		\$ 159.75		Total Estimated Closing Costs		\$ 5,145.05	
Real Estate Taxes		\$ 604.97		Total Estimated Prepays		\$ 8,819.30	
Mortgage Insurance		\$		Discount (if Borrower will pay)		\$ 7,368.75	
USDA Annual Fee and/or Flood Ins.		\$		PMI, MIP, Funding Fee		\$	
HOA		\$		Total of All Costs		\$ 366,509.18	
				Seller Credit		\$	
Total Monthly Payment				\$			
		\$ 3,615.32				\$	
Estimated payoffs: Rushmore Mortgage : \$313,309 Chapter 13: \$31824.08							
The information provided on this document reflects estimates of the charges you may incur if you choose to make a loan application. The fees listed are estimates; your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan. Your transaction may not involve a fee for every item listed. This worksheet is being provided for informational purposes only. Information deemed reliable but not guaranteed. Subject to change Without notice. This is not a commitment to lend.						\$	
						\$	
				LenderCreditLenderCredit		\$	
				Lender Paid Closing Costs		\$	
				2nd Mortgage (Sub Financing)		\$	
				Loan Amount		\$ 655,000.00	
				Upfront MIP / VA Funding Fee		\$	
				Total Loan Amount		\$ 655,000.00	
				Cash to(-) / from(+) Borrower		\$ -288,490.82	